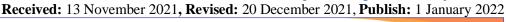
E-ISSN: 2715-4203, P-ISSN: 2715-419X

DOI: https://doi.org/10.31933/dijdbm.v3i1





DIJDBM

DINASTI INTERNATIONAL JOURNAL OF DIGITAL BUSINESS MANAGEMENT https://dinastipub.org/DIJDBM editor@dinastipub.org

THE ROLE OF SELF-EFFICACY IN MEDIATING THE EFFECT OF NEED FOR ACHIEVEMENT, FAMILY ENVIRONMENT ON ENTREPRENEURIAL INTENTION IN MANAGEMENT STUDENTS AT MERCU BUANA UNIVERSITY

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Abstract: This study aims to analyze the role of self-efficacy in mediating the effect of need for achievement, family environment on entrepreneurial intention in Mercu Buana University Management Students. The sample in this study was obtained 210, using the Slovin formula. This study uses a quantitative analysis approach with the SEM-PLS data analysis method. The results show that the need for achievement has a significant effect on self-efficacy, the need for achievement has a significant effect on entrepreneurial intention, the family environment has a significant effect on self-efficacy, the family environment has no significant effect on entrepreneurial intention, self-efficacy has a significant effect on entrepreneurial intention, need for achievement, family environment simultaneously have a significant effect on entrepreneurial intention, self-efficacy significantly mediates need for achievement on entrepreneurial intention, and self-efficacy significantly mediates family environment on entrepreneurial intention.

Keywords: Need for Achievement, Family Environment, Self-Efficacy, Entrepreneurial Intention

INTRODUCTION

Unemployment is one of the social problems that exist everywhere that affects the growth and development of a country (Okoro et al., 2019). Unemployment is defined as a condition where a person belonging to the labor force category does not have a job and is actively looking for work (Anshori, 2018).

According to data from the Central Statistics Bureau (BPS), 2020, the number of unemployed graduates from universities nationally is still relatively high, 2020 open unemployment for college graduates experienced a significant increase of 23.9% to 981,203 which previously in 2019 was only 746,354, this happens because of the gap between the availability of labor and job opportunities. Ironically, it can be seen that even graduates who have higher education do not guarantee to have a job or get a job after graduation.

According to Teten Masduki, the Minister of Cooperatives and Small and Medium Enterprises, in 2021 the ratio of entrepreneurs in Indonesia will only reach 3.47% of the existing population, this condition is lower than ASEAN countries such as Singapore which has reached 8.76%, Thailand at 4.26% and Malaysia at 4.74%. Seeing this condition, the Directorate of Higher Education continues to develop various entrepreneurship programs to create university graduates who can create their jobs and indirectly reduce unemployment through these programs. In line with the Directorate of Higher Education, Mercu Buana University always strives to create graduates who can capture business opportunities and transform and develop them into new jobs. However, the programs that have been prepared have not been able to foster interest in entrepreneurship for Mercu Buana University students. According to data from the Mercu Buana Entrepreneurship Center (2021), there were only 154 students who were entrepreneurs.

The results of the pre-survey conducted regarding student career planning after graduation can be seen as follows:



Figure 1. Student Career Planning After GraduationSource: Pre-survey results processed, 2021

From Figure 1 above, it can be concluded that students tend to prefer looking for work after graduation to entrepreneurship.

Furthermore, in a study conducted by Sandi and Nurhayati (2019), it was explained that entrepreneurial knowledge among students had no significant effect on students' entrepreneurial intentions. While many other researchers have found that based on various previous research references, interest in entrepreneurship is influenced by several variables, namely the need for

achievement (Aulia et al., 2019), family environment (Agusmiarti et al., 2019), self-efficacy (Puspitaningtyas, 2017).

LITERATURE REVIEW

Entrepreneurial Intention

Entrepreneurship is an act of innovation that involves providing existing resources with new wealth-generating capacities; the ability to see new opportunities; the ability to see new opportunities. Recognizing and seizing these opportunities will tend to "correct" the market and bring it back to equilibrium (Aima et al., 2020). Mustofa et al. (2019), explains that the interest in entrepreneurship is the focus of entrepreneurship because of a sense of love and accompanied by a desire to learn, know and prove more about entrepreneurship. If the interest in entrepreneurship among students is high, it is hoped that it can produce young entrepreneurs who have creativity and innovation in various fields.

Then according to Aima et al. (2015), stated that entrepreneurship is a creative and innovative ability that is used as the basis, tips, and resources to find opportunities for success. The point is the ability to create something new and different through creative thinking and innovative action to seek opportunities in life's challenges. Pujiastuti & Filantrovi (2019), also explained that interest in entrepreneurship is defined as the desire, interest, and willingness to work hard or be strong-willed with a concentration of attention to try to meet their needs without being afraid of the risks that will be faced.

Self-Efficacy

According to Bandura, self-efficacy is a person's belief that he or she can perform certain tasks successfully and successfully. Self-efficacy has three dimensions: Magnitude, the level of difficulty of a task that a person believes can be achieved; Strength, belief about magnitude as strong or weak; and Generality, the degree to which expectations are generalized in various situations. Gregory (2011: 212), explains that self-efficacy is the self-confidence to know one's abilities so that one can exercise a form of control over the benefits of the person himself and events in his surrounding environment. Furthermore, Marta et al. (2019) explain that self-efficacy is an internal factor that is also important in the formation of entrepreneurial intentions. Self-efficacy is a source of motivation related to the individual's belief in his ability to complete the tasks he carries.

Need For Achievement

Individuals who have a high need for achievement tend to set quite difficult goals and take riskier decisions (Moorhead, Gregory, and Griffin 2013). McClelland (Irene et al., 2019) suggests

that the need for achievement is the need to achieve success, which is measured by the standard of opportunity within a person. McClelland's theory of motivation in (Chairy, 2011) also explains that the need for achievement is a strong psychological driving factor behind a person's actions and has long been known as a factor influencing entrepreneurship.

Family Environment

The family environment is the first place where a child receives influence from the family in the form of; the way parents educate their children, the relationship between family members, the household atmosphere, and the economic situation of the family itself. These factors, if they can be carried out by their respective functions and roles, are likely to create situations and conditions that can encourage or foster children's interest in entrepreneurship (Slameto, 2013). Sintya (2019), explains that the family environment is a person's first environment in his life. The family environment consists of parents, siblings, and other closest relatives. In a family environment, one of which parents will influence their children in determining their future, for example in choosing a job.

Theoretical Framework and Hypotheses

Based on the phenomena, theoretical research, and also from several previous studies that have been described above, the theoretical framework and hypotheses in this study can be drawn as follows:

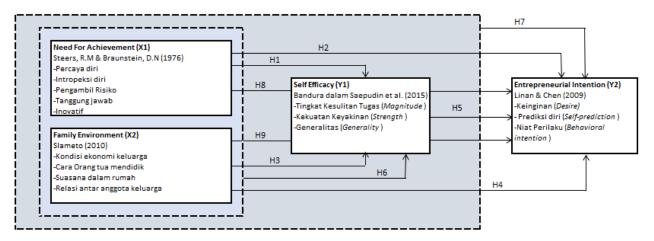


Figure 2. Theoretical Framework

Source: Data processed by the author (2021)

From the theoretical framework above, the following hypotheses can be drawn:

- H1: Need for achievement has a significant effect on self-efficacy
- H2: Need for achievement has a significant effect on entrepreneurial intention
- H3: Family environment has a significant effect on self-efficacy
- H4: Self-efficacy has a significant effect on entrepreneurial intention

- H5: Self-efficacy has a significant effect on entrepreneurial intention
- H6: Need for achievement and family environment simultaneously have a significant effect on self-efficacy
- H7: Need for achievement, family environment, and self-efficacy simultaneously affect entrepreneurial intention
- H8: Self-efficacy significantly mediates the need for achievement on entrepreneurial intention
- H9: Self-efficacy significantly mediates family environment on entrepreneurial intention

RESEARCH METHODS

The research method used in this research is quantitative research. Primary data (interviews and questionnaires) and secondary data (literature study). The independent variables in this study are the need for achievement and the family environment, while the dependent variable is self-efficacy and entrepreneurial intention. The results of the study are presented simply so that they are easy to understand and can describe and analyze the effect of the independent variables on the dependent variable. Research variables are explained in terms of dimensions, indicators, and question items as data collection instruments.

Population and Sample

The technique used in sampling in this study is purposive sampling, according to Sekaran and Bougie (2017), sampling in purposive sampling is limited to certain types of people who can provide the desired information. In this study, the sample used was undergraduate management students at Mercu Buana University 2018/2019 who have taken entrepreneurship courses and or have participated in entrepreneurial activities held by the University. Determination of the number of samples was determined using the Slovin formula and the results were found to be 210 samples.

Data Analysis

The data analysis method in this study is the Structural Equation Model (SEM) with the Smart-PLS analysis tool. Partial Least Square (PLS) is a model of variance-based SEM, PLS is intended for causal-predictive analysis in situations of high complexity and low theoretical support (Ghozali, 2014). To test the validity and reliability, the measurement model is used, while the causality test is carried out using a structural model.

FINDINGS AND DISCUSSION

Characteristics of Respondents

The results of data analysis are presented descriptively of each variable obtained. The respondents in this research were 210 Management students at Mercu Buana University for the 2018/2019 academic year. Characteristics of respondents, differentiated by gender, taking Entrepreneurship courses, the profession of parents of students, entrepreneurship experience, and entrepreneurship information obtained. From the research data, it can be seen from the gender

category that the most dominant respondent is the female sex at 60% and the remaining 40% are male. Then 100% of the respondents have taken Entrepreneurship courses. The profession of parents of students is dominated by entrepreneurs at 46%, then private employees 37%, civil servants 14%, and BUMN employees 3%. The entrepreneurial experience category dominates at 31%, helping parents' businesses. Meanwhile, the most dominant entrepreneurial information obtained is at 60%, namely from entrepreneurship seminars.

Descriptive Statistical Analysis of Research Variables

The descriptive summary of the research variables is presented in table 1 as follows:

Table 1. Descriptive Summary of Research Variable Values

Variable	Average
Need for Achievement	4.98
Family Environment	4.20
Self-Efficacy	4.15
Entrepreneurial Intention	4.27

Source: Data processed by the author with SemPls version 3.0 (2021)

Based on Table 1 above, the results of the study show that the respondents' responses to the need for achievement variable resulted in an average of 4.98. For respondents' responses to the family environment variable, the average yield is 4.20. Respondents' responses to the self-efficacy variable produced an average of 4.15. Furthermore, the respondents' responses to the entrepreneurial intention variable resulted in an average of 4.27.

Evaluation of Reflective Measurement Model (Outer Model) or Indicator Test Convergent Validity

Below is a picture of the results of the measurement model calculation with Smart PLS version 3.0 which shows the loading factor value for each research variable indicator. Loading factor value used in this study is > 0.5 (Hair et al., 2014)

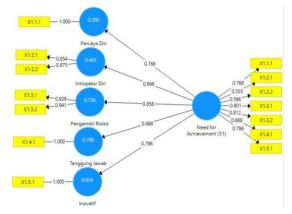


Figure 3. Testing the Loading Factor on Need for Achievement (X1)

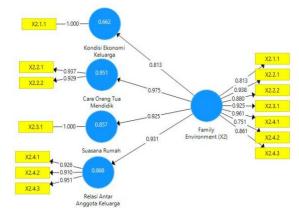
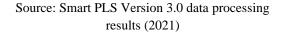
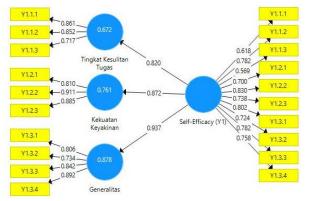


Figure 4. Testing the Loading Factor on Family Environment (X2)

E-ISSN: 2715-4203, P-ISSN: 2715-419X

Source: Smart PLS Version 3.0 data processing results (2021)





Y2.1.1

V2.1.2

V2.1.1

V2.1

V2

Figure 4. Testing Loading Factor on Self-Efficacy (Y1)

Figure 5. Testing Loading Factor on Entrepreneurial Intention (Y2)

Source: Smart PLS Version 3.0 data processing results (2021)

Source: Smart PLS Version 3.0 data processing results (2021)

Manifest variables are often interpreted as indicators. The AVE value must be greater than 0.5. The results of the convergent validity test are presented in the table:

Table 2. Convergent Validity Test with Average Variance Extracted (AVE)

Variable/Dimension	AVE	Cut Off	Ket.
Need for Achievement (X1)	0.564	0.5	Valid
Family Environment (X2)	0.729	0.5	Valid
Self-Efficacy (Y1)	0.539	0.5	Valid
Entrepreneurial Intention (Y2)	0.638	0.5	Valid

Source: Data processed by the author with SemPls version 3.0 (2021)

Based on Table 2 above, these indicators are declared valid to measure dimensions or variables.

Discriminant Validity

Discriminant validity is calculated using cross-loading with the criterion that if the value of Cross Loading in a corresponding variable is greater than the correlation value of indicators on other variables or dimensions, then the indicator is declared valid in measuring the appropriate variable.

Table 3. Discriminant Validity Test with Cross Loading

Indicator	Need for Achievement	Family Environment	Self-Efficacy	Entrepreneurial Intention	Ket.
X1.1.1	0,767	0,342	0,532	0,569	Valid
X1.2.1	0,618	0,566	0,521	0,565	Valid
X1.2.2	0,642	0,445	0,591	0,440	Valid
X1.3.1	0,780	0,191	0,517	0,468	Valid
X1.3.2	0,765	0,205	0,469	0,347	Valid

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0,714

0,812

0,831

Valid

Valid

Valid

Source: Data processed by the author with SemPls version 3.0 (2021)

0,118

0,256

0,284

0,557

0,646

0,649

Based on the measurement of cross loading, it can be seen that overall the indicators of all dimensions on all variables result in loading on their dimensions (bold font) greater than the loading values on other dimensions. Thus it can be stated that each indicator can measure the latent dimension that corresponds to the indicator.

Reliability Test

Y2.2.2

Y2.3.1

Y2.3.2

0,569

0,511

0,614

Reliability testing if all latent variable values have a composite reliability value > 0.7 and Cronbach's alpha > 0.7 means that the construct has good reliability or the questionnaire used as a tool in this study is declared reliable or consistent. The results of the calculation of composite reliability and Cronbach alpha can be seen through the summary presented in Table 4.

Table 4. Reliability Test

Variable	Cronbach's Alpha	Ket.	Composite Reliability	Ket.
Need for Achievement	0,868	Reliable	0,900	Reliable

Family Environment	0,950	Reliable	0,949	Reliable
Self-efficacy	0,903	Reliable	0,920	Reliable
Entrepreneurial Intention	0,886	Reliable	0,913	Reliable

Source: Data processed by the author with SemPls version 3.0 (2021)

From the results of Table 4 above, it can be seen that the Chronbach alpha value is greater than 0.7 and the composite reliability value is also greater than 0.7, in other words, that from the calculation results all indicators are declared reliable or consistent.

Evaluation of Structural Measurement Model (Inner Model)

Testing the structural model by looking at the significance of the relationship between constructs or variables according to Siswoyo (2017). This can be seen from the path coefficient which describes the strength of the relationship between variable constructs. Structural model tests were carried out to assess the coefficient of determination (R²), Effect Size (f2), Predictive Relevance Value (Q2), and also assess T statistics.

Table 5. Results of Partial Hypothesis Testing

	• I	0		
Influence	Coefficient	T Statistics	P Values	Information
		(O/STDEV)		
Need for Achievement (X1) → Self-Efficacy (Y1)	0,701	14,471	0,000	(H1 Accepted)
Need for Achievement (X1) → Entrepreneurial Intention (Y2)	0,227	3,559	0,000	(H2 Accepted)
Family Environment (X2) → Self-Efficacy (Y1)	0,111	2,122	0,034	(H3 Accepted)
Family Environment (X2) → Entrepreneurial Intention (Y2)	-0,081	1,361	0,174	(H4 Rejected)
Self-Efficacy (Y1) → Entrepreneurial Intention (Y2)	0,610	12,118	0,000	(H5 Accepted)

Source: Data processed by the author with SemPls version 3.0 (2021)

Table 6. Indirect Effect Test Results

Influence		T Statistics	P-	Information
		(O/STDEV)	Values	
Need for Achievement (X1) \rightarrow Self-Efficacy (Y1) \rightarrow Entrepreneurial Intention (Y2)	0,428	8,186	0,000	(H8 Accepted)
Family Environment (X2) \rightarrow Self-Efficacy (Y1) \rightarrow Entrepreneurial Intention (Y2)	0,068	2,057	0,040	(H9 Accepted)

Source: Data processed by the author with SemPls version 3.0 (2021)

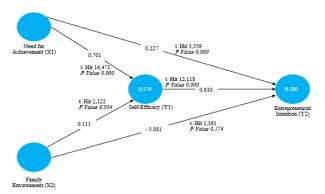


Figure 6. Structural Model Test Results (Inner Model)

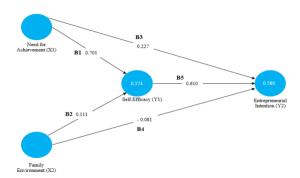


Figure 7. Mediation Relationship Between Variables

Source: Data processed by the author with SemPls (2021)

Source: Data processed by the author with SemPls (2021)

Table 7. Indirect Effect Test Results

Interpretation	Direct Effect (DE)	Indirect Effect (IE)	IE > DE
Y1 mediates X1 → Y2	0,052 (B3 ²)	0,428 (B1.B5)	Mediate
Y1 mediates X2 → Y2	0,007 (B4 ²)	0,067 (B2.B5)	Mediate

Source: Data processed by the author (2021)

R Square (R²)

The results of the R² test obtained F Statistic values of 55 and 37.3 with an F table value of 0.05 alpha of 3.89. So it can be concluded that F Statistics > F Table (3.89) or it can be interpreted that the need for achievement and family environment simultaneously affects self-efficacy. Likewise, the need for achievement, family, and self-efficacy simultaneously affect entrepreneurial intention, to be clearer, it can be seen in Table 6.

Table 8. Value of R Square (R²)

Variable	R-Square	F Statistik	F Tabel	Alpha	Information
(X1, X2) >> >> (Y1)	0,574	55	3,89	0,05	(H6 Accepted)
(X1, X2, Y1) >> >> (Y2)	0,580	37,3	3,89	0,05	(H7 Accepted)

Source: Data processed by the author (2021)

Effect Size (F²)

Effect Size (f^2) is used to determine the proportion of variance of exogenous variables to endogenous variables. The f2 values of 0.02, 0.15, and 0.35 can be interpreted as whether the latent variable predictor has a small, moderate, and large effect on the structural level.

Table 9. Test Results for Effect Size F²

Influence	f^2	Information
Need for Achievement (X1) → Self-Efficacy (Y1)	0,982	Big
Family Environment (X2) → Self-Efficacy (Y1)	0,029	Small
Need for Achievement (X1) → Entrepreneurial Intention (Y2)	0,054	Small
Family Environment (X2) → Entrepreneurial Intention (Y2)	0,016	Small
Self-Efficacy (Y1) → Entrepreneurial Intention (Y2)	0,370	Big

Source: Data processed by the author with SemPls version 3.0 (2021)

Predictive Relevance (Q^2)

Predictive Relevance (Q^2) testing serves to validate the model. This measurement is suitable if the endogenous latent variable has a reflective measurement model. Predictive Relevance (Q^2) results are said to be good if the value is > 0 which indicates the exogenous latent variable is good (appropriate), while the Predictive Relevance (Q^2) results are in Table 10.

Table 10. Predictive Relevance (Q2)

Variable	SSO	SSE	Q ² (=1-SSE/SSO)
Entrepreneurial Intention	630	320.716	0.491

Self-Efficacy	630	304.136	0.517
Need for Achievement	1050	585.267	0.443
Family Environment	840	358.422	0.573

Source: Data processed by the author with SemPls version 3.0 (2021)

In Table 10, it can be seen that the Predictive Relevance (Q2) result is greater than 0 and can be said to be good.

The Goodness of Fit (GoF)

GoF =
$$\sqrt{AVE \times R^2}$$

GoF = $\sqrt{\left(\frac{0.564 + 0.729 + 0.539 + 0.638}{4}\right)\left(\frac{0.574 + 0.580}{2}\right)} = \sqrt{0.618 \times 0.577} = \sqrt{0.357} = \mathbf{0.597}$

The results of the calculation of the Goodness of Fit Index (GoF) show a value of 0.597 which is greater than 0.360, which means that it has a large GoF scale or the overall performance of the outer model and the inner model is very good.

Discussion

Need for achievement has a positive and significant effect on self-efficacy

The results of research conducted by Utari (2020), explained that students who have high achievement motivation will always try to maximize their abilities and skills to achieve something, and this can stimulate other internal psychological factors, one of which is self-efficacy. To become an entrepreneur, the need for achievement (need for achievement) and self-efficacy (self-efficacy) cannot be avoided because students must continuously achieve goals by always trying to improve performance and be responsible for the results of their work and must be able to deal with tasks that are challenging, challenging (Utsch & Rausch, 2010 in Utari, 2020).

Need for achievement has a positive and significant effect on entrepreneurial intention

Ferreira et al. (2012) revealed that the need for achievement greatly determines a person's entrepreneurial intention. This is a psychological driving factor that underlies student actions and determines entrepreneurial behavior (Joseph, 2017). Popescu et al. (2016) added that the need for achievement needs to be assessed to stimulate students' interest in starting entrepreneurial activities in the future. In short, it determines whether students can succeed in entrepreneurship. The higher the need for achievement, the higher the student's entrepreneurial interest (Sabiu et al., 2018).

Family environment has a positive and significant effect on self-efficacy

Support from loved ones tends to have a more significant direct effect on self-efficacy than other contextual factors (Garcia et al., 2015). Feist & Feist (2011) defines self-efficacy as a

person's belief in his ability to control the benefits obtained and the conditions in the surrounding environment. Therefore, considering that family members are a source of motivation and self-confidence, the family environment greatly affects students' self-confidence.

Family environment has no significant effect on entrepreneurial intention

This is in line with previous research conducted by Sandi and Nurhayati (2019), which stated that the family environment did not affect interest in entrepreneurship. Entrepreneurial family background is not enough to increase students' interest in entrepreneurship, from the results of a survey conducted by many Management students at Mercu Buana University 2018/2019 after graduating from college, students choose to look for work, besides that students also view that being an employee or professional employee is more respected than entrepreneurship which is full of challenges.

Self-Efficacy has a significant effect on entrepreneurial intention

Utari et al. (2020) and Liguori et al. (2017). Students with high self-efficacy also have confidence in doing a job or completing a difficult task. Self-efficacy can increase students' assessment of their ability to display reactions, thereby accelerating and facilitating students to become entrepreneurs (Schmutzler et al., 2019).

Need for achievement and family environment simultaneously have a positive and significant effect on self-efficacy

Students who are highly motivated by achievement will always try to maximize their abilities and skills to achieve a goal (Sheldon et al., 2019), and this can also stimulate other internal psychological factors, namely self-efficacy. According to Ahun et al. (2018), the family environment provides experiences and social persuasion that shape personality, the family can be said to be able to create an environment that determines whether or not self-efficacy can grow or develop.

Need for achievement, family environment and self-efficacy simultaneously have a positive and significant effect on entrepreneurial intention

Students who are highly motivated by achievement will always try to maximize their abilities and skills to achieve a goal (Sheldon et al., 2019), and this can also stimulate other internal psychological factors, namely self-efficacy. According to Ahun et al. (2018), the family environment provides experiences and social persuasion that shape personality, the family can be said to be able to create an environment that determines whether or not self-efficacy can grow or develop.

Self-efficacy is positively and significantly able to mediate the need for achievement on entrepreneurial intention

According to Farukh et al. (2018), the need for achievement is a desire to do good things aimed at personal achievement. It also plays a role in decision-making processes and risk-taking attitudes. Therefore, in addition to the need for achievement, prospective entrepreneurs also need to have self-efficacy (Farhangmehr et al., 2016). These two factors are very important because planning, starting, and running a business requires perseverance, self-regulation, and emotional control, especially when facing uncertainty, risk, and the many demands of entrepreneurship (Wartiovaara et al., 2019).

The Effect of Family Environment on Entrepreneurial Intention through Self-Efficacy

The family plays an important role in shaping the personality and character of the child (Hutagalung et al., 2017). The perceived inspiration and support from family members in the home environment can increase their self-efficacy (Kazeem & Asimiran, 2016), and belief in a successful future will also increase confidence in decision making, including in pursuing entrepreneurship as an option. career (Aprilliana & Djatmika, 2017).

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the results of previous research and discussion, several conclusions can be drawn as follows:

- 1) Need for achievement has a positive and significant effect on self-efficacy
- 2) Need for achievement has a positive and significant effect on entrepreneurial intention
- 3) Family environment has a positive and significant effect on self-efficacy
- 4) Family environment has no significant effect on entrepreneurial intention
- 5) Self-Efficacy has a significant effect on entrepreneurial intention
- 6) Need for achievement and the family environment simultaneously have a positive and significant effect on self-efficacy
- 7) Need for achievement, family environment and self-efficacy simultaneously have a positive and significant effect on entrepreneurial intention
- 8) Self-efficacy is positively and significantly able to mediate the need for achievement on entrepreneurial intention
- 9) Self-efficacy is positively and significantly able to mediate the family environment on entrepreneurial intention

Suggestion

Based on the results of the analysis of the discussion and some of the conclusions above, the suggestions that can be given to complement the results of this study are as follows:

It can be seen from the strongest dimension, which is indicated by the correlation between the dimensions of confidence and the strength of belief. In this case, to maximize student confidence in entrepreneurship, it is hoped that the university can provide direction and guidance to students to start entrepreneurship during college, in addition to being given support such as holding workshops or more intense entrepreneurship training, as well as inviting entrepreneurial experts. just to share related entrepreneurship tips. And it is necessary to evaluate the relationship between risk-takers and the generality of students.

From the correlation between dimensions with a strong relationship, there is responsibility and desire. So it can be suggested that besides teaching academically, the university also provides training that can hone students' responsibility in conducting or starting a business such as holding a mini business laboratory and optimizing the supporting facilities that are already available on campus to improve entrepreneurship skills. And it is necessary to evaluate the relationship between risk-takers and desire so that this relationship can increase interest in entrepreneurship.

From the correlation between dimensions with a strong relationship, there is generality and self-prediction. This shows that confidence in being able to evaluate the business being run can be fostered by participating in several seminars on tips on building independent businesses, visiting several MSME (Micro, Small Medium Enterprise) to learn what is faced by established MSME actors and advice can be taken from MSME actors. in setting up a business. The author feels that there are still many weaknesses in this research. The limitation of this research is that the sample used is very limited so that further research can use a wider sample and a wider range of research objects. In addition, it is recommended to explore the influence of independent variables on interest in entrepreneurship such as perceived behavior control, psychological aspects, and so on.

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